

DEC 07 2006

**Peter K. Trzyna, Esq.**Regular Correspondence:  
195 North Harbor Drive, Suite 5403, Chicago Illinois 60601-7540Docketed Correspondence:  
Post Office Box 7131, Chicago Illinois 60680-7131

Telephone: (312) 240-0824 Facsimile: (312) 240-0825

E-mail: pktlaw@email.msn.com

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<b>To:</b> Examiner Stefanos Karmis	<b>Re:</b> 09/669,196 Response to Noncompliance
<b>Firm:</b> United States Patent and Trademark Office	<b>Date / Time:</b> December 7, 2006
<b>Street Address:</b>	<b>Phone:</b> (571) 272-6744
<b>City, State Zip:</b> Alexandria, VA 22313-1450	<b>Fax:</b> (571) 273-8300
<b>cc:</b>	<b>No. of Pages:</b> 19 (including cover)

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I hereby certify that this correspondence is being filed by facsimile  
and is addressed to Box: No Fee Amendment, Commissioner of Patents,  
P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: December 7, 2006

Signed:

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Carr-P2-00

**BEST AVAILABLE COPY****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	KARMIS, Stefanos.

MS: No Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

SIR:

Transmitted herewith for filing in the above-identified patent application is the  
following:

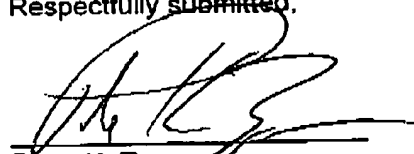
1. Response to Notice of Non-Complaint Amendment; and
2. Corrected Amendment and Response to Restriction Requirement.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby  
authorized to charge any fees associated with the above-identified patent application or credit any  
overcharges to Deposit Account No. 50-0235.

Ser. No. 09/669,196  
Atty. Ref. Carr-P2-00  
Art Unit 3624

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna  
(Reg. No. 32,601)

Date: December 7, 2006

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824

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